

B2100A (Form 2100A) (12/15)

## United States Bankruptcy Court

Western District Of Pennsylvania

In re Kathleen M. Riccardi, Case No. 15-24529-JAD

### TRANSFER OF CLAIM OTHER THAN FOR SECURITY

A CLAIM HAS BEEN FILED IN THIS CASE or deemed filed under 11 U.S.C. § 1111(a). Transferee hereby gives evidence and notice pursuant to Rule 3001(e)(2), Fed. R. Bankr. P., of the transfer, other than for security, of the claim referenced in this evidence and notice.

Wilmington Savings Fund Society, FSB, as  
trustee of Stanwich Mortgage Loan Trust A

CitiFinancial Servicing LLC

Name of Transferee

Name of Transferor

Name and Address where notices to transferee  
should be sent:

Carrington Mortgage Services, LLC  
1600 South Douglass Road  
Anaheim, CA 92806

Court Claim # (if known): 2-1

Amount of Claim: \$65,455.25

Date Claim Filed: 02/03/2016

Phone: 800-561-4567

Phone: 888-701-6280

Last Four Digits of Acct #: \*\*\*\*4599

Last Four Digits of Acct. #: 1407

Name and Address where transferee payments  
should be sent (if different from above):

Carrington Mortgage Services, LLC  
POB 3730  
Anaheim, CA 92806

Phone: 800-561-4567

Last Four Digits of Acct #: \*\*\*\*4599

I declare under penalty of perjury that the information provided in this notice is true and correct to the best of my knowledge and belief.

By: /s/ Michele De Witt  
Transferee's Agent

Date: 12/26/2017

[REDACTED]  
KATHLEEN RICCARDI  
RALPH RICCARDI  
123 FRED A ST  
PITTSBURGH PA 15235-2406

**Property Address:**  
123 FRED A ST  
PITTSBURGH, PA 15235

Loan Number: [REDACTED]

09/22/2017

### Notice of Sale of Ownership of Mortgage Loan

Under federal law, borrowers are required to be notified in writing whenever ownership of a mortgage loan secured by their principal dwelling is sold, transferred or assigned (collectively, "sold") to a new creditor. This Notice is to inform you that your prior creditor has sold your mortgage loan (see loan information below) to the new creditor identified below.

**\*\*NOTE: The new creditor is not the servicer of your loan. The servicer (identified below) acts on behalf of the new creditor to handle the ongoing administration of your loan, including the collection of mortgage payments. Please continue to send your mortgage payments as directed by the servicer, and NOT to the new creditor. Payments sent to the new creditor instead of the servicer may result in late charges on your loan and your account becoming past due. Neither the new creditor nor the servicer is responsible for late charges or other consequences of any misdirected payment.**

**SHOULD YOU HAVE ANY QUESTIONS REGARDING YOUR LOAN, PLEASE CONTACT THE SERVICER USING THE CONTACT INFORMATION SET FORTH BELOW.** The servicer is authorized to handle routine inquiries and requests regarding your loan and, if necessary, to inform the new creditor of your request and communicate to you any decision with respect to such request.

Please note that the sale of your loan to us may also result in a change of servicer. If this occurs, you will receive a separate notice, required under federal law, providing information regarding the new servicer.

#### LOAN INFORMATION

Date of Loan: 11/06/2003

Original Amount of Loan: \$75,252.32

Date Your Loan was Sold to the New Creditor: 08/25/2017

Prior Loan Number: [REDACTED]

Current Loan Number: [REDACTED]

Address of Mortgaged Property: 123 FRED A ST  
PITTSBURGH, PA 15235

**SERVICER INFORMATION**

**Name:** Carrington Mortgage Services, LLC  
**Mailing Address:** P.O. Box 5001, Westfield, IN 46074  
**Telephone Number (Toll free):** 800-561-4567  
**Website:** <https://carringtonms.com>

Scope of responsibilities: The servicer is responsible for all ongoing administration of your loan, including receipt and processing of payments, resolution of payment-related issues, and response to any other inquiries you may have regarding your loan.

**NEW CREDITOR INFORMATION**

**Please be advised that all questions involving the administration of your loan (including questions related to payments, deferrals, modifications or foreclosures) should be directed to the servicer at the number above and/or the agent (if any) of the new creditor identified below, and not to the new creditor. The new creditor does not have access to information relating to the administration of your loan, and will not be able to answer most loan-related questions.**

**Name:** Wilmington Savings Fund Society FSB as trustee of Stanwich Mortgage Loan Trust A  
**Mailing Address (not for payments):** 500 Delaware Avenue 11th Floor  
Wilmington, DE 19801  
**Telephone Number:** 800-561-4567

Scope of responsibilities: As new creditor, the above-named trust holds legal title to your loan. The trustee, on behalf of the new creditor, is authorized to receive legal notices and to exercise (or cause an agent on its behalf to exercise) certain rights of ownership with respect to your loan.

The transfer of the lien associated with your loan is, or in the future may be, recorded in the public records of the local County Recorder's office for the county or local jurisdiction where your property is located. If checked ☐ ownership of your loan is also recorded on the registry of the Mortgage Electronic Registrations System at 1818 Library Street, Suite 300, Reston, VA 20190.

Our rights and obligations as new creditor, and consequently our authority to respond favorably to your requests or inquiries may be limited by the terms of one or more contracts related to the securitization of your loan.

**Partial Payment:**

Your lender:

☐ may accept payments that are less than the full amount due ("partial payments") and apply partial payments to your loan.

☒ may hold partial payments in a separate account until you pay the remainder of the payment and then apply the full periodic payment to your loan.

☐ does not accept partial payments.

If this loan is sold to a new lender, your new lender may have a different payment policy.

**-VERBAL INQUIRIES & COMPLAINTS-**

For verbal inquiries and complaints about your mortgage loan, please contact the CUSTOMER SERVICE DEPARTMENT for Carrington Mortgage Services, LLC, by calling 1-800-561-4567. The CUSTOMER SERVICE DEPARTMENT for Carrington Mortgage Services, LLC is toll free and you may call from 8:00 a.m. to 8:00 p.m. Eastern Time, Monday through Friday. You may also visit our website at <https://carringtonms.com/>.

**-IMPORTANT BANKRUPTCY NOTICE-**

If you have been discharged from personal liability on the mortgage because of bankruptcy proceedings and have not reaffirmed the mortgage, or if you are the subject of a pending bankruptcy proceeding, this letter is not an attempt to collect a debt from you but merely provides informational notice regarding the status of the loan. If you are represented by an attorney with respect to your mortgage, please forward this document to your attorney.

**-CREDIT REPORTING-**

We may report information about your account to credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected in your credit report. As required by law, you are hereby notified that a negative credit report reflecting on your credit record may be submitted to a credit reporting agency if you fail to fulfill the terms of your credit obligations.

**-MINI MIRANDA-**

This communication is from a debt collector and it is for the purpose of collecting a debt and any information obtained will be used for that purpose. This notice is required by the provisions of the Fair Debt Collection Practices Act and does not imply that we are attempting to collect money from anyone who has discharged the debt under the bankruptcy laws of the United States.

**-HUD COUNSELOR INFORMATION-**

If you would like counseling or assistance, you may obtain a list of HUD-approved homeownership counselors or counseling organizations in your area by calling the HUD nationwide toll-free telephone number at (800) 569-4287 or toll-free TDD (800) 877-8339, or by going to <http://www.hud.gov/offices/hsg/sfh/hcc/hcs.cfm>. You can also contact the CFPB at (855) 411-2372, or by going to [www.consumerfinance.gov/find-a-housing-counselor](http://www.consumerfinance.gov/find-a-housing-counselor).

**-EQUAL CREDIT OPPORTUNITY ACT NOTICE-**

The Federal Equal Credit Opportunity Act prohibits creditors from discriminating against credit applicants on the basis of race, color, religion, national origin, sex, marital status, or age (provided the applicant has the capacity to enter into a binding contract); because all or part of the applicant's income derives from any public assistance program; or because the applicant has, in good faith, exercised any right under the Consumer Credit Protection Act. The Federal Agency that administers CMS' compliance with this law is the Federal Trade Commission, Equal Credit Opportunity, Washington, DC 20580.

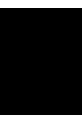
**-SCRA DISCLOSURE-**

**MILITARY PERSONNEL/SERVICEMEMBERS:** If you or your spouse is a member of the military, please contact us immediately. The federal Servicemembers Civil Relief Act and comparable state laws afford significant protections and benefits to eligible military service personnel, including protections from foreclosure as well as interest rate relief. For additional information and to determine eligibility please contact our Military Assistance Team toll free at (888) 267-5474.

**-NOTICES OF ERROR AND INFORMATION REQUESTS, QUALIFIED WRITTEN REQUESTS (QWR)-**

Written complaints and inquiries classified as Notices of Error and Information Requests or QWRs must be submitted to Carrington Mortgage Services, LLC by fax to 800-486-5134, or in writing to Carrington Mortgage Services, LLC, and Attention: Customer Service, P.O. Box 5001, Westfield, IN 46074. Please include your loan number on all pages of the correspondence. You have the right to request documents we relied upon in reaching our determination. You may request such documents or receive further assistance by contacting the CUSTOMER SERVICE DEPARTMENT for Carrington Mortgage Services, LLC toll free at (800) 561-4567, Monday through Friday, 8:00 a.m. to 8:00 p.m. Eastern Time. You may also visit our website at <https://carringtonms.com/>.

This page is intentionally left blank.



ALDRIDGE PITE, LLP  
4375 Jutland Drive, Suite 200  
P.O. Box 17933  
San Diego, CA 92177-0933  
Telephone: (858) 750-7600  
Facsimile: (619) 590-1385

**UNITED STATES BANKRUPTCY COURT**  
**WESTERN DISTRICT OF PENNSYLVANIA (PITTSBURGH)**

In re

KATHLEEN M. RICCARDI,  
Debtor(s).

Case No. 15-24529-JAD

Chapter 13

**PROOF OF SERVICE**

I, Agustina Sandoval, declare that:

I am employed in the County of San Diego, California. My business address is: 4375 Jutland Drive, Suite 200; P.O. Box 17933, San Diego, CA 92177-0933. I am over the age of eighteen years and not a party to this case.

On December 27, 2017, I served the TRANSFER OF CLAIM by electronic means through the court's CM/ECF system or by placing true and correct copies thereof enclosed in a sealed envelope with postage thereon fully prepaid in the United States Mail at San Diego, California, addressed as follows: SEE ATTACHED SERVICE LIST.

I declare under penalty of perjury that the foregoing is true.

/s/Agustina Sandoval  
AGUSTINA SANDOVAL

**SERVICE LIST**

**DEBTOR(S)**  
**(VIA U.S. MAIL)**

Kathleen M. Riccardi  
123 Freda Street  
Pittsburgh, PA 15235

**DEBTOR(S) ATTORNEY**  
**(VIA ELECTRONIC NOTICE)**

Kenneth M. Steinberg  
Steidl & Steinberg  
Suite 2830 Gulf Tower  
707 Grant Street  
Pittsburgh, PA 15219  
julie.steidl@steidl-steinberg.com

**CHAPTER 13 TRUSTEE**  
**(VIA ELECTRONIC NOTICE)**

Ronda J. Winnecour  
Suite 3250, USX Tower  
600 Grant Street  
Pittsburgh, PA 15219  
cmecf@chapter13trusteewdpa.com

**UNITED STATES TRUSTEE**  
**(VIA ELECTRONIC NOTICE)**

Office of the United States Trustee  
Liberty Center.  
1001 Liberty Avenue, Suite 970  
Pittsburgh, PA 15222  
ustpreion03.pi.ecf@usdoj.gov